

Form B18

United States Bankruptcy Court

District of South Dakota

In re:

Twila Dawn Daychild
SSN/ITIN xxx-xx-4698

Case Number 10-10159

Chapter 7

ORDER DISCHARGING DEBTOR(S)

It appearing Debtor(s) is(are) entitled to a discharge,

IT IS HEREBY ORDERED that Debtor(s) is(are) granted a discharge under 11 U.S.C. § 727.

So ordered on October 13, 2010 .

BY THE COURT:

A handwritten signature in blue ink, appearing to read "Charles L. Nail, Jr.", written in a cursive style.

Charles L. Nail, Jr.
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That Are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That Are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 0869-1
Case: 10-10159User: vrein
Form ID: bl8Page 1 of 1
Total Noticed: 31

Date Rcvd: Oct 13, 2010

The following entities were noticed by first class mail on Oct 15, 2010.

db
1008791 +Twila Dawn Daychild, 1715 S. Main Street, Aberdeen, SD 57401-7528
1008795 +Accounts Management, Inc., P.O. Box 1843, Sioux Falls, SD 57101-1843
1008798 Avera St. Luke's Hospital, P.O. Box 4450, Aberdeen, SD 57402-4450
1008801 +Check N Go, 524 Moccasin Dr., Aberdeen, SD 57401-5059
1008799 +Citifinancial, 300 St. Paul Place, Baltimore, MD 21202-2120
1008800 +Citifinancial, 522 Moccasin Dr., Aberdeen, SD 57401-5059
1008802 +Citifinancial, P.O. Box 9575, Coppell, TX 75019-9509
1008803 Credit Bureau Of Watertown, Inc., P.O. Box 234, Watertown, SD 57201-0234
1008804 Dakota Unlimited, Inc., P.O. Box 1057, Aberdeen, SD 57402-1057
1008805 +Direct Check, 10 6th Avenue Southwest, Aberdeen, SD 57401-4148
1008806 +Dollar Loan Center, 119 6th Avenue Southwest, Aberdeen, SD 57401-5947
1008807 +ER Solutions, Inc., P.O. Box 9004, Renton, WA 98057-9004
1008809 +EZ Payday Advanced, 3828 Sixth Avenue Southeast, Aberdeen, SD 57401-5534
1008812 GE Money Bank, P.O. Box 1031104, Roswell, GA 30076
1008813 Home Federal Bank, P.O. Box 5000, Sioux Falls, SD 57117-5000
1008815 Leading Edge Recovery Solutions, P.O. Box 129, Linden, MI 48451-0129
1008816 +Money Lenders, 924 Sixth Avenue Southeast, Aberdeen, SD 57401-6375
1008817 +Surety Finance, 1714 6th Avenue Southeast, Aberdeen, SD 57401-6430
Tri-State Water, Inc., 1525 Highway 10, Sisseton, SD 57262

The following entities were noticed by electronic transmission on Oct 13, 2010.

1008792 +EDI: ALLIANCEONE.COM Oct 13 2010 18:53:00 Alliance One Receivables Management, Inc,
4850 Street Road, Ste. 300, Trevoise, PA 19053-6643
1008793 EDI: ALLTEL.COM Oct 13 2010 18:53:00 Alltel, P.O. Box 9001905, Louisville, KY 40290-1905
1008794 EDI: ALLTEL.COM Oct 13 2010 18:53:00 Alltel Wireless, Bldg. 4, Third Floor,
One Allied Drive, Little Rock, AR 72202-2099
1008796 +EDI: CAPITALONE.COM Oct 13 2010 18:53:00 Capital One, P.O. Box 30281,
Salt Lake City, UT 84130-0281
1008797 EDI: CAPITALONE.COM Oct 13 2010 18:53:00 Capital One Bank (USA), N.A., P.O. Box 60599,
City Of Industry, CA 91716-0599
1008798 +EDI: CHECKNGO.COM Oct 13 2010 18:53:00 Check N Go, 524 Moccasin Dr.,
Aberdeen, SD 57401-5059
1008808 +EDI: RMSC.COM Oct 13 2010 18:53:00 GE Capital/Walmart, P.O. Box 981400,
El Paso, TX 79998-1400
1008810 +EDI: RMSC.COM Oct 13 2010 18:53:00 GE/JC Penney, P.O. Box 981131, El Paso, TX 79998-1131
1008811 +EDI: RMSC.COM Oct 13 2010 18:53:00 GEMB/JC Penney, P.O. Box 981402,
El Paso, TX 79998-1402
1008814 EDI: HFC.COM Oct 13 2010 18:53:00 Menards, P.O. Box 15524, Wilmington, DE 19850
1008818 EDI: RMSC.COM Oct 13 2010 18:53:00 Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
1008819 +EDI: WFFC.COM Oct 13 2010 18:53:00 Wells Fargo, P.O. Box 29704, Phoenix, AZ 85038-9704
1008820 EDI: WFFC.COM Oct 13 2010 18:53:00 Wells Fargo Auto Finance, P.O. Box 29704,
Phoenix, AZ 85038-9704

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2010

Signature:

